

Bull  
Market



Bear  
Market



Money  
Market **2.25%** APY\*  
FOR DEPOSITS OVER \$50K

While your portfolio value yo-yos at the whims of fate, fortune, and the Fed, there's one thing you can count on. A better-than-average interest rate at First Northern Credit Union.

Put \$25,000 or more in a First Northern Market Yield account, and you'll reap **2.00%** interest. Put \$50,000 or more in, and get **2.25%**. We have great rates for smaller balances too.

And, unlike stocks and bonds, you can write checks against your account balance. Which makes First Northern a quiet, flexible little haven for your hard-earned money.

If you live or work in the Rockford area, you can join First Northern Credit Union. So, call us or visit us online. You'll get more interest on your money than other financial institutions can bear. And that's no bull.



**First Northern Credit Union**

*Leading the way*

104 N. Show Place Drive and 2235 12th Street  
(815) 332-9898 • [www.fncu.org](http://www.fncu.org)



\*APY = Annual Percentage Yield. New money only. All rates subject to change. First Northern deposits are federally insured up to \$100,000 and privately insured an additional \$250,000.